

In re:  
Julie Brayer  
Debtor

Case No. 19-17545-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 22, 2025

User: admin  
Form ID: 138OBJ

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2025:**

Recip ID	Recipient Name and Address
db	+ Julie Brayer, 302 Francis Avenue, Norristown, PA 19401-1916
14802403	+ Nationstar Mortgage LLC, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015-1831
14433999	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14434001	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14564333	+ Wells Fargo Bank NA, c/o Andrew Spivack, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14443814	Wells Fargo Bank, N.A., C/o Mario J. Hanyon, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 23 2025 00:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2025 00:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14433986	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 23 2025 00:35:00	Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
14455519	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 23 2025 00:35:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14433991	Email/Text: megan.harper@phila.gov	Jan 23 2025 00:35:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14433992	Email/Text: megan.harper@phila.gov	Jan 23 2025 00:35:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14433987	+ Email/Text: ecf@ccpclaw.com	Jan 23 2025 00:35:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14433989	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 23 2025 00:52:20	Citibank, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14463757	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 23 2025 00:40:37	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14433990	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 23 2025 00:40:23	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14433993	+ Email/Text: bankruptcy@philapark.org	Jan 23 2025 00:36:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14433994	Email/Text: mrdiscen@discover.com	Jan 23 2025 00:35:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850

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14439256	Email/Text: mrdiscen@discover.com	Jan 23 2025 00:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14433995	Email/Text: bankruptcycourts@equifax.com	Jan 23 2025 00:35:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14433996	^ MEBN	Jan 23 2025 00:20:53	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14433997	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 23 2025 00:35:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14463411	Email/PDF: resurgentbknofications@resurgent.com	Jan 23 2025 00:52:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14434000	+ Email/Text: bankruptcy@philapark.org	Jan 23 2025 00:36:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1538
14434002	Email/Text: DASPUBREC@transunion.com	Jan 23 2025 00:35:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14434003	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 23 2025 00:40:10	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus MAC X2303-01A, Des Moines, IA 50328-0001
14563903	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 23 2025 00:52:01	Wells Fargo Bank, N.A., 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7200
14443837	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 23 2025 00:40:45	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14463080	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 23 2025 00:40:32	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14462703	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 23 2025 00:40:14	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14434004	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 23 2025 00:40:12	Wells Fargo Home Mor, Attn: Written Correspondence/Bankruptcy, MAC#2302-04E POB 10335, Des Moines, IA 50306
14434005	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 23 2025 00:40:09	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14433988	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14433998	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, P O Box 21126, PHILA PA 19114

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MICHAEL A. CIBIK	on behalf of Debtor Julie Brayer help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHELLE L. MCGOWAN	on behalf of Creditor Nationstar Mortgage LLC mimcgowan@raslg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Julie Brayer	)	Case No. 19-17545-pmm
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: January 22, 2025

For The Court

Timothy B. McGrath  
Clerk of Court